

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Borlinghaus, Jason M.
MARJORIE F. ZARIN ET AL.)	
	:	TC/Art Unit: 3693
Application No.: 10/082,171)	
	:	Confirmation No.: 8691
Filed: February 25, 2002)	
	:	
For: METHOD AND APPARATUS)	
FOR PROVIDING PRE-EXISTING :	:	
AND PROSPECTIVE)	
CUSTOMERS WITH	:	
AN IMMEDIATELY)	
ACCESSIBLE ACCOUNT	:	December 22, 2009

Mail Stop: **Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action dated October 27, 2009, the Examiner is respectfully requested to consider the remarks starting on page 2.